

HOUSE BILL 1779
By Patton

AN ACT to amend Tennessee Code Annotated, Title 56, Chapter 7, relative to insurance coverage of certain costs associated with emergency treatment.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 56, Chapter 7, Part 23, is amended by adding the following as a new section to be appropriately designated:

Section ____.(a) Any accident or sickness insurance or hospital, medical or any service contract or policy under chapters 7, 26, 27,28, 29, or 32, of this title which takes effect on or after July 1, 1997, shall cover reasonable and customary emergency room costs at the nearest available hospital emergency room for costs associated with the treatment of any life threatening emergency that is covered under such contract or policy. The benefit provided for by this section shall be subject to the same annual deductibles or co-insurance established for all other covered benefits within a given plan, policy or contract. Private third-party payors may not reduce or eliminate coverage due to the requirements of this section.

(b) For the purposes of this act, "life threatening emergency" means the sudden onset of a medical condition of sufficient severity that, in the absence of immediate medical attention, could result in:

- (1) Permanently placing the insured's health in jeopardy;
- (2) Causing other serious medical consequences;

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(3) Causing serious impairments to bodily functions; or

(4) Causing serious or permanent dysfunction of any body organ or part.

SECTION 2. This act shall take effect July 1, 1997, the public welfare requiring it.

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